

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

BRANDON LEE FULMER
AMANDA JEAN FULMER
Debtor(s)

Case No. 15-10492TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/01/2015.
- 2) The plan was confirmed on 07/09/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/09/2015, 11/17/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/18/2017.
- 5) The case was dismissed on 12/05/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 34.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,065.72.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$57,275.32
Less amount refunded to debtor	\$230.77

NET RECEIPTS: **\$57,044.55**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,363.11
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,301.45
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,664.56**

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE(*)	Unsecured	870.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	2,184.63	2,184.63	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	5,443.00	5,751.59	5,751.59	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	1,387.00	NA	NA	0.00	0.00
CLAIMS RECOVERY SYSTEMS	Unsecured	1,241.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	164.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION	Unsecured	14,761.00	78,866.87	78,866.87	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,624.00	1,516.89	1,516.89	0.00	0.00
DISCOVER PERSONAL LOANS**	Unsecured	21,705.00	22,122.56	22,122.56	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	105,514.00	105,894.45	0.00	25,914.19	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	153.79	153.79	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	2,396.81	2,396.81	0.00	0.00
M & T BANK	Secured	21,546.00	21,027.94	21,207.94	9,351.05	1,505.58
M & T BANK	Unsecured	0.00	35.58	35.58	0.00	0.00
MEADVILLE MEDICAL CENTER	Unsecured	50.00	NA	NA	0.00	0.00
PA LIBERTY STREET EMERGENCY P.	Unsecured	1,092.80	NA	NA	0.00	0.00
PERITUS PORTFOLIO SERVICES II LL	Secured	37,773.00	37,917.66	0.00	16,609.17	0.00
PNC BANK NA	Unsecured	1,050.00	1,547.65	1,547.65	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	NA	67.94	67.94	0.00	0.00
SOUTHWEST CREDIT SYSTEMS*	Unsecured	139.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	12,999.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	11,991.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	11,504.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	8,418.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	8,418.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	5,793.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	3,793.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$25,914.19	\$0.00
Mortgage Arrearage	\$153.79	\$0.00	\$0.00
Debt Secured by Vehicle	\$21,207.94	\$25,960.22	\$1,505.58
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$21,361.73	\$51,874.41	\$1,505.58
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$114,490.52	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,664.56</u>	
Disbursements to Creditors	<u>\$53,379.99</u>	
TOTAL DISBURSEMENTS :		<u>\$57,044.55</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/09/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.